

# Special Enrollment Periods for Complex Cases in the Health Insurance Marketplace

Open enrollment for 2014 Marketplace coverage ended on March 31, 2014. The next Open Enrollment Period for Marketplace coverage is November 15, 2014 to February 15, 2015. A Special Enrollment Period (SEP) may allow you to enroll in health coverage outside of the Open Enrollment Period. For example, if you have a qualifying life event like having a baby or getting married, you can enroll in or change coverage outside of the Open Enrollment Period. Visit [www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/](http://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/) to learn more about these qualifying life events.

Below are other situations, beyond qualifying life events, that may make you eligible for a Special Enrollment Period outside of the Open Enrollment Period. A small number of people will fall into these categories. If you think you qualify for a Special Enrollment Period, you'll need to call the Marketplace Call Center at 1-800-318-2596. The process isn't automatic.

Situation	Example
Exceptional circumstance	You faced a serious medical condition or natural disaster that kept you from enrolling. For example: <ul style="list-style-type: none"><li>• An unexpected hospitalization or temporary cognitive disability</li><li>• A natural disaster, such as an earthquake, massive flooding, or hurricane</li><li>• A planned Marketplace system outage, such as a Social Security Administration system outage</li></ul>
Misinformation or misrepresentation	Misconduct by a non-Marketplace enrollment assister (like an insurance company, navigator, certified application counselor, or agent or broker) resulted in you: <ul style="list-style-type: none"><li>• Not getting enrolled in a plan</li><li>• Being enrolled in the wrong plan</li><li>• Not getting the premium tax credit or cost-sharing reduction you were eligible for</li></ul>
Enrollment error	The insurance company was unable to process your enrollment because of a technical error between the Marketplace and the insurance company.
System errors related to immigration status	An error in the processing of applications or system caused you to get an incorrect immigration eligibility result when you tried to apply for coverage.
AmeriCorps members (State and National, NCCC, VISTA)	If you're an AmeriCorps member, you and your dependents can enroll in a Marketplace plan on the date you: <ul style="list-style-type: none"><li>• Start your service term; and</li><li>• Lose any coverage offered through your program after your service term ends.</li></ul>

Situation	Example
Individual market enrollees whose plans are renewing outside of Open Enrollment	You don't expect to renew your individual market plan and you want to enroll in a Marketplace plan outside of the Open Enrollment Period.
Consumers eligible for or enrolled in COBRA coverage	If you're eligible for or enrolled in COBRA coverage (because of a job loss, divorce, death, or other life events) you may want to seek other coverage options that may be more affordable than COBRA.
Display errors on HealthCare.gov	Incorrect plan data was displayed at the time that you selected your health plan, such as benefit or cost-sharing information. This includes issues where some consumers were allowed to enroll in plans offered in a different area, or enroll in plans that don't allow certain categories of family relationships to enroll together.
Medicaid/Marketplace transfers	If you applied for Medicaid through your state, or were sent to Medicaid from the Marketplace, but you weren't eligible for Medicaid. Your state transferred your information to the Marketplace but you didn't get an answer about your eligibility and/or didn't get enrolled before March 31 <sup>st</sup> .
Error messages	Your application was stopped due to specific error messages. For example, you received a "data sources down" error message or another error message that didn't allow you to enroll.
Unresolved casework	You're working with a caseworker on an enrollment issue that didn't get resolved before March 31 <sup>st</sup> .
Survivors of domestic abuse	You're a survivor of domestic abuse and were previously not allowed to enroll and receive advance payments of the premium tax credit separately from your spouse. You will be able to do so now.
Other system errors	Other system errors that kept you from enrolling, as determined by the Centers for Medicare & Medicaid Services (CMS).

If you believe you qualify for a Special Enrollment Period, call the Marketplace Call Center at 1-800-318-2596 and ask the representative. TTY users should call 1-855-889-4325. The representative will get information from you to determine if your circumstances qualify for a Special Enrollment Period. If so, the representative will help you apply and enroll in coverage.

If you're enrolling through your state's Marketplace and want to request a Special Enrollment Period, contact your state. Visit [HealthCare.gov/marketplace/](https://www.healthcare.gov/marketplace/) to find the Marketplace that serves you.

If you're already enrolled in a plan and you get a Special Enrollment Period, you can stay in your current plan in most cases, or you can switch plans. In some limited cases, you may qualify for an earlier effective date of coverage. Remember, you must make the first premium payment before your coverage becomes effective.

## Filing an appeal

If your request for a Special Enrollment Period is denied, you have the right to file an appeal. If you appeal the Special Enrollment Period denial and the denial is found to have been incorrect, you can get coverage back to the date your Special Enrollment Period was denied.

You can file an appeal these ways:

- Visit [HealthCare.gov/can-i-appeal-a-marketplace-decision/](http://HealthCare.gov/can-i-appeal-a-marketplace-decision/) to find and complete the appeal request form for the consumer's state.
- Mail appeal documents to:  
Health Insurance Marketplace  
465 Industrial Blvd.  
London, KY 40750-0061

When possible, include a copy of any eligibility determination notice or other official notice you received. This is not required, but will help in the processing of your appeal.

When mailing the appeal request to the Health Insurance Marketplace, include the last four digits of the London, KY address (40750-0061) so that your appeal is received and answered in a timely manner.

